

**REMARKS**

The Office Action and cited references have been carefully considered. Claims 1-36 are presently pending. Reconsideration and allowance are respectfully requested.

On page 2 of the Office Action, the Examiner has objected to the title. In response to the Examiner's objection, Applicants have amended the title. Accordingly, reconsideration and withdrawal of the objection are respectfully requested.

On page 2 of the Office Action, the Examiner has objected to the claims for various informalities. With respect to the language "the at least," Applicants respectfully submit that the current claim language properly uses the word "the" to specifically refer to the prior recitation of "at least one inquiry." Accordingly, Applicants respectfully request that the Examiner reconsider and withdraw this objection. With respect to the open parentheses, Applicants have amended the claims, in accordance with the Examiner's suggestion, to include both open and closed parentheses on the reference letters. Accordingly, reconsideration and withdrawal of this objection are respectfully requested.

On page 2 of the Office Action, claims 1-5, 7-11, 13, 14-18, 20-24, and 26 were rejected under 35 U.S.C. § 102(e) as allegedly being anticipated by U.S. Patent 6,449,260 to Sassin et al. (hereinafter "Sassin"). This rejection is respectfully traversed for the following reasons.

Sassin discloses an automatic call distribution system that allows a customer service agent to interact with callers through a variety of different media. The call distribution system is able to respond to telephone calls received from a public switched telephone network or a computer network as well as customer requests received via email, fax or the world wide web. See Sassin at col. 2, lines 48-55.

Sassin does not disclose or suggest a service interface that “presents the operator with a plurality of categories of available support information, at least one of the categories including subcategories of support information, and wherein at least one of the information sources contains financial information,” as recited in claim 1. By contrast, Sassin discloses only a dynamic web server 62 that can retrieve information from a customer file database 64 or a message storage database 66. *See* Sassin at col. 3, lines 33-38. Therefore Sassin does not anticipate Applicants’ claim 1.

Claim 14 contains a similar recitation to that discussed above, and is also believed to be allowable over Sassin. Dependent claims 2-5, 7-11, 13, 15-18, 20-24, and 26 depend from either claim 1 or claim 14 and are believed to be allowable for at least the same reasons that claim 1 and claim 14 are allowable. Accordingly, reconsideration and withdrawal of the rejection under § 102(e) are respectfully requested.

On page 4 of the Office Action, claims 6, 12, 19, and 25 were rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Sassin in view of U.S. Patent 6,601,044 to Wallman (hereinafter “Wallman”). This rejection is respectfully traversed for the following reasons.

Wallman discloses a computer-based system for creating a portfolio of assets and executing trades in the assets to modify the portfolio. The purpose of the Wallman system is to enable an individual or small investor to create and manage, on a cost-effective basis, a complex portfolio of securities. *See* Wallman at col. 11, lines 18-22. According to the Wallman specification,

The present invention solves the problem of individual or smaller investors (which includes investors investing a smaller amount and collectively referred to herein as "investors"), creating and managing on a cost-effective basis a complex portfolio of securities. The present invention does this by providing a computer-based system to which the investor provides his preferences, which system generates a portfolio that

reflects the investor's preferences or assists the investor in selecting a portfolio, allows that portfolio to be modified by the investor as a whole portfolio and allows the investor to direct that the portfolio or specified individual securities in the portfolio be purchased or sold or modified as a portfolio transaction. The system further aggregates orders generated by other investors at various times during the day for execution, and includes a device for such execution with investors being allocated specific interests, including small numbers of (and fractional shares, if needed in) securities. The system further nets the various transactions so aggregated to provide even better execution and even lower costs.

See Wallman at col. 11, lines 26-45.

Wallman cannot remedy the deficiencies of Sassin discussed above, because Wallman does not disclose or suggest a service interface that presents the operator with a plurality of categories of available support information, at least one of the categories including subcategories of support information, as recited in claim 1. Therefore, the combination of Wallman and Sassin cannot possibly produce Applicants' claim 1 or claim 14 combination.

Furthermore, Applicants respectfully submit that the rejection is based on hindsight, which is impermissible. Specifically, Sassin relates to a call center in which a number of customer service agents respond to customer inquiries made by phone, fax, email, or the world wide web. Wallman, on the other hand, relates to a computer program allowing individual investors to manage their own portfolios *without* any kind of customer service representative. In fact, one of the primary purposes of the Wallman invention is to reduce transaction costs by fully automating the process. See Wallman at col. 20, line 63 - col. 21, line 6 (describing the advantage of reduced costs by providing an automated system which aggregates orders); col. 13, lines 63-64 (describing the system as "a personal computer based program for executing on an inventor's personal computer"). Therefore, it would not have been obvious, absent hindsight, to combine a call center system having a number of customer service agents with a PC-based system for an individual investor.

For the foregoing reasons, Applicants respectfully submit that Wallman and Sassin cannot properly form the basis of a rejection under 35 U.S.C. § 103(a). Accordingly, reconsideration and withdrawal of the rejection are respectfully requested.

To further define the protection to which Applicants are entitled, new claims 27-36 are submitted. The new claims are patentable over the cited references, because the new claims recite combinations of features that are not disclosed or suggested by the cited references. For example, claim 27 recites a transaction server that provides a unified interface with respect to the plurality of information sources such that the workstations provide access to the information sources through the unified interface; and a unified interface that presents a plurality of categories of available support information, at least one of the categories including subcategories of available support information. Claim 32 recites providing a unified interface to the workstations with respect to a plurality of information sources by means of a transaction server, at least one of the information sources containing financial information; and wherein the unified interface presents a plurality of categories and subcategories of available information.

Having addressed all of the outstanding rejections of record, Applicants respectfully submit that the application is in condition for allowance and notice to that effect is earnestly solicited. If there are any questions regarding this Amendment or the application in general, the Examiner is encouraged to contact the undersigned to expedite prosecution.

Appl. No. 09/705,812  
Amdt. dated May 3, 2004  
Reply to Office action of February 17, 2004

A check in the amount of \$266.00 is being submitted herewith for excess claims.

Applicants authorize the Director to charge any additional required fees or to credit any overpayment to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,



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